

We claim:

1. A method of recording and perusing financial transaction information comprising the steps of:

providing an index generating software program to a financial institution for use on a first computer, the index generating software program being operable to generate a downloadable index of images of cleared checks; and

providing a customer of the financial institution with complementary software for use on a second computer, the complementary software being operable to remotely download the downloadable index of images of cleared checks, together with the images of the cleared checks, and to display the images of the cleared checks.

2. The method of claim 1, further comprising the step of incorporating copies of the images of the cleared checks into the downloadable index.

3. The method of claim 2, wherein the complementary software also provides an interface and a database selection module for recording the customer's financial transactions.

4. The method of claim 3, further comprising providing the customer with a checking account ledger for recording the customer's checking account transactions;

wherein the complementary software is operable to record financial transactions in the checking account ledger corresponding to the check images in the downloadable index.

5. The method of claim 1, wherein the index is a searchable index, and wherein the complementary software also provides the customer with the ability to search according to check number and to generate a search result that displays an image of the check corresponding to a searched-for check number together with textual information stored in the index identifying the check image.

6. A method of recording and perusing financial transaction information comprising the steps of:

providing a checking account customer of a financial institution with access over a network to images of checks that have cleared the customer's checking account;

providing the checking account customer with a financial transaction bookkeeping software program for use on a computer, the financial transaction bookkeeping software program being operable to:

set up a checking account ledger for recording the customer's checking account transactions;

download and store copies of the cleared check images; and

provide the customer with access to the stored copies of the cleared check images through the checking account ledger.

7. The method of claim 6, wherein the financial transaction bookkeeping software program is operable to record financial transactions in the checking account ledger corresponding to the check images in the downloadable index.

8. The method of claim 7, further comprising the steps of:
 - providing the checking account customer with access to transactional text data corresponding to the cleared check images; and
 - using the financial transaction bookkeeping software program to download the transactional text data together with copies of the corresponding cleared check images.
9. The method of claim 8, further comprising the step of recording the downloaded transactional text data in the customer's checking account ledger.
10. The method of claim 8, further comprising the steps of:
 - prerecording a financial transaction corresponding to a check;
 - downloading an image of the check, together with the corresponding transactional text data, after it has cleared;
 - comparing the prerecorded information with the downloaded transaction information; and
 - alerting the customer if there is a mismatch between the prerecorded information and the downloaded transaction information.
11. The method of claim 10, further comprising the steps of:
 - printing a check through the financial transaction bookkeeping software; and
 - prerecording the financial transaction based on the information printed on the check.
12. The method of claim 10, further comprising the steps of:
 - receiving an image of a check before it has cleared;

running an optical character recognition process on the check image to identify transactional textual information on the check image; and

prerecording the financial transaction corresponding to the check by storing the optically-recognized transactional textual information in the customer's checking account ledger.

13. The method of claim 7, wherein the financial transaction bookkeeping software program is integrated with an optical character recognition module operable to identify typed or written information in a cleared check image.

14. The method of claim 13, further comprising the steps of:

prerecording a financial transaction corresponding to a check;

downloading an image of the check after it has cleared;

running an optical character recognition process on the check image to identify typed or written information on the check image;

comparing the prerecorded information with the optically recognized information; and

alerting the customer if there is a mismatch between the prerecorded information and the optically recognized information.

15. A financial transaction indexing system comprising: /

index generating software residing on a remote computer serving a financial institution, the index generating software being operable to generate an index of images of cleared checks maintained for the financial institution; and

an index downloading software module residing on a personal computer serving a customer of the financial institution, the software module being operable to remotely access and download the index together with the cleared check images to the customer's personal computer.

16. The financial transaction indexing system of claim 15, wherein the index generating software is operable to generate a single file archive of the check together with the corresponding cleared check images, and wherein the index downloading software module is operable to remotely access and download the archive.

17. The financial transaction indexing system of claim 15, further comprising:
a financial transaction software program residing on the customer's personal computer, the financial transaction software program being operable to maintain a database of the customer's financial transactions, the financial transaction software program being further operable to store the downloaded index together with the cleared check images;
wherein the index downloading software module is integrated with the financial transaction software program.

18. The financial transaction indexing system of claim 15, further comprising:
a check data and image perusal software module interfaced with the index downloading software module and operable to display the check images together with textual data identifying the check images.

19. The financial transaction indexing system of claim 15, further comprising:

a check data and image perusal software module interfaced with the index downloading software module and operable to search the downloaded index according to check number and to generate a search result that displays an image of the check corresponding to a searched-for check number together with textual information stored in the index identifying the check image.

20. The financial transaction indexing system of claim 15, further comprising means for detecting possible check washing fraud.

21. A method of preparing and transmitting financial transaction information from a financial institution to an account customer of the financial institution, the method comprising the steps of:

providing the financial institution with a software program to run on a computer serving the financial institution;

providing the software program with access to digital images of cleared checks drawn from the customer's account;

using the software program to periodically generate digital archives of the cleared check images for the account customer;

providing the account customer with secure online access to the digital archives; and enabling the account customer to download and store the digital archives of cleared check images.

22. The method of claim 21, further comprising the step of e-mailing the account customer a notice after a digital archive has been generated.

23. The method of claim 22, wherein the e-mail contains a link to a web page that enables the account customer to enter a password in order to obtain secure online access to the digital archives.

24. The method of claim 21, further comprising the step of providing the account customer with a computer program operable to read a downloaded digital archive and display the cleared check images in the downloaded digital archive.

25. The method of claim 24, wherein the computer program is a financial bookkeeping software program operable to maintain a record of all account transactions affecting the customer's account's balance in an account register.

26. The method of claim 25, wherein the financial bookkeeping software program associates the downloaded cleared check images with an associated account transaction in the account register.

27. The method of claim 26, wherein the financial bookkeeping software program is operable to provide a link between an account transaction and an associated cleared check image.

28. The method of claim 27, wherein the financial bookkeeping software program is operable to compare information about a cleared check image in a downloaded archive with prerecorded information about the cleared check.

29. The method of claim 21, further comprising the steps of:

providing HTML files to encapsulate the cleared check images;

generating searchable indexes of the HTML files; and

incorporating the searchable indexes into the digital archives.

30. The method of claim 29, further comprising the step of providing the account customer with a computer program operable to unpack or store a downloaded digital archive into a folder or database, search the searchable index, and display the cleared check images.

31. A method for a financial institution to deliver an electronic financial statement to a customer including financial check and transaction images and a searchable index, comprising the steps of:

creating images of a financial account customer's checks and transactions that have cleared the customer's financial account;

creating a search index of preselected check information that is linked to the corresponding images of a financial account customer's checks and transactions; and

downloading the images and index from the financial institution into a computer software application on the customer's computer system that allows the customer to search the preselected fields and view any of the corresponding check images.

32. The method of claim 31, wherein the customer's computer system enables the customer to audit and review the bank statements and to search the preselected fields and view any of the corresponding check images without any further indexing.